

WHAT IS CLAIMED IS:

- 1 ^{sub}1. A method of performing a card transaction, the method
 2 comprising:
 3 accessing a web server using a transaction device, wherein the web
 4 server includes commands for processing the transaction; and
 5 entering a transaction card into a card reader of the transaction device
 6 in order to enter transaction information associated with the card into the web server.
- 1 2. The method of claim 1 wherein accessing a web server comprises
 2 accessing a web page of the web server, and wherein the web page includes
 3 commands for processing the transaction.
- 1 3. The method of claim 1 further comprising entering additional
 2 transaction information into the web server.
- 1 4. The method of claim 3 wherein entering additional transaction
 2 information includes entering additional transaction information using a touch-
 3 sensitive screen of the transaction device.
- 1 5. The method of claim 3 wherein entering additional transaction
 2 information includes entering additional transaction information using a keypad of
 3 the transaction device.
- 1 6. The method of claim 1 further comprising displaying information
 2 on a display device of the transaction device.
- 1 7. The method of claim 6 wherein displaying information includes
 2 displaying an advertisement downloaded from the Internet.
- 1 8. The method of claim 6 wherein displaying information includes
 2 displaying an electronic coupon downloaded from the Internet.

1 9. The method of claim 1 further comprising obtaining authorization
2 for the transaction through the web server.

1 10. The method of claim 1 further comprising updating the
2 commands of the web server.

1 ^{sub}
 ^{a2} } 11. A method of performing a card transaction, the method
2 comprising:
3 accessing a web server using a point of service terminal having a web
4 browser and a card reader, wherein the web server includes commands for obtaining
5 authorization of the transaction;
6 entering a transaction card into the card reader in order to enter an
7 account number associated with the card into the web server;
8 responding to prompts generated by the web server using the terminal;
9 and
10 obtaining authorization for the transaction through the web server.

1 12. A point of service terminal for performing a card transaction, the
2 terminal comprising:
3 a central processing unit having a web browser for accessing a web
4 server on the Internet; and
5 a card reader in communication with the central processing unit for
6 receiving a transaction card and entering transaction information associated with the
7 card into the web server.

1 13. The point of service terminal of claim 12 further comprising a
2 data entry device in communication with the central processing unit for entering
3 additional transaction information into the web server.

1 14. The point of service terminal of claim 13 wherein the data entry
2 device is a keypad.

1 15. The point of service terminal of claim 12 further comprising a
2 display device in communication with the central processing unit for displaying
3 information downloaded from the Internet.

1 16. The point of service terminal of claim 15 wherein the display
2 device comprises a touch-sensitive screen.

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